

**Fill in this information to identify the case:**

Debtor 1 Michael Jeffrey Leone

Debtor 2 Kelley Jo Leone  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 1:17-bk-00780-HWV

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** US Bank Trust National Association, as Trustee of the Igloo Series II Trust**Court claim no. (if known):** 4-1**Last 4 digits** of any number you use to identify the debtor's account:5 3 1 8**Date of payment change:**Must be at least 21 days after date of this notice 05/01/2019**New total payment:**Principal, interest, and escrow, if any \$ 1,487.19**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_Current interest rate: 8.785%New interest rate: 8.93575%Current principal and interest payment: \$ 1,114.46New principal and interest payment: \$ 1,125.11**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Michael Jeffrey Leone  
First Name Middle Name Last Name

Case number (if known) 1:17-bk-00780-HWV

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

X/S/ Adam J. Garcia

Signature

Date 04/08/2019

Print: Adam J. Garcia  
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street  
Number Street

Eureka CA 95501  
City State ZIP Code

Contact phone (800) 603 0836

Email bknotices@sncs.com

KELLEY J LEONE  
1110 FLORIBUNDA LN  
MECHANICSBURG PA 17055

March 8, 2019

RE: Loan Number:

### Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

#### Changes to Your Mortgage Interest Rate and Payments on April 1, 2019

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on April 1, 2019, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	8.785%	8.93575%
Total Monthly Payment	\$1,476.54	\$1,487.19 (due May 1, 2019)

**IMPORTANT:** To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the 1st B.Day-6 Mo WSJ LIBOR and your margin is 6.25%. The 1st B.Day-6 Mo WSJ LIBOR index is published Monthly in The Wall Street Journal.

**Rate Limits:** Your rate cannot go higher than 13.50%, or lower than 6.50% over the life of the loan. Your rate can increase every months by no more than 1.50%. Your rate can decrease every 6 months by no more than 1.50%.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. These amounts are based on the 1st B.Day-6 Mo WSJ LIBOR index, your margin, your loan balance of \$116,316.63, and your remainir loan term of 198 months.

**Prepayment Penalty:** None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Adam Garcia  
Title: Asset Manager  
Toll Free Number: (800) 603-0836, ext: 2628

**\*If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 05/01/2019.**

**\*\*The index value used is the published value, as of the effective date stated on your Note, in the printed edition of the Wall Street Journal.**

1 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 27180)

2 GHIDOTTI | BERGER

3 1920 Old Tustin Ave.

4 Santa Ana, CA 92705

5 Ph: (949) 427-2010

6 Fax: (949) 427-2732

7 mghidotti@ghidottiberger.com

8 Attorney for Creditor

9 US Bank Trust National Association, as Trustee of the Igloo Series II Trust

10 UNITED STATES BANKRUPTCY COURT  
11 MIDDLE DISTRICT OF PENNSYLVANIA - HARRISBURG DIVISION

12 In Re: ) CASE NO.: 17-00780  
13 )  
14 Michael Jeffrey Leone and Kelley Jo Leone, ) CHAPTER 13  
15 )  
16 Debtors. ) **CERTIFICATE OF SERVICE**  
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**CERTIFICATE OF SERVICE**

20 I am employed in the County of Orange, State of California. I am over the age of  
21 eighteen and not a party to the within action. My business address is: 1920 Old Tustin  
22 Avenue, Santa Ana, CA 92705.

24 I am readily familiar with the business's practice for collection and processing of  
25 correspondence for mailing with the United States Postal Service; such correspondence would  
26 be deposited with the United States Postal Service the same day of deposit in the ordinary  
27 course of business.

28 On April 08, 2019 I served the following documents described as:

- **NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

<b>Debtor</b> Michael Jeffrey Leone 1110 Floribunda Lane Mechanicsburg, PA 17055	<b>Debtor's Counsel</b> Kara Katherine Gendron Mott & Gendron Law 125 State Street Harrisburg, PA 17101
<b>Joint Debtor</b> Kelley Jo Leone 1110 Floribunda Lane Mechanicsburg, PA 17055	Dorothy L Mott Mott & Gendron Law 125 State Street Harrisburg, PA 17101
<b>Asst. U.S. Trustee</b> United States Trustee 228 Walnut Street, Suite 1190 Harrisburg, PA 17101	<b>Trustee</b> Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

\_\_\_\_ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on April 08, 2019 at Santa Ana, California

/s/ Lynette Curtin  
Lynette Curtin